

Fill in this information to identify the case:

Debtor 1 Steven R. Neff

Debtor 2 Frances Marie Neff
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE District of PA
(State)

Case number 21-bk-02540-MJC

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PennyMac Loan Services, LLC.Court claim no. (if known): 15Last 4 digits of any number you use to identify the debtor's account: 6751Date of payment change:
Must be at least 21 days after date of this notice 12 / 01 / 2022New total payment: \$ 1,542.62
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 346.21New escrow payment: \$ 424.43**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Steven R. Neff

First Name

Middle Name

Last Name

Case number (if known) 21-bk-02540-MJC

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/ Andrew M. Lubin

Signature

10/26/2022

Date ____/____/____

Print:

Andrew M. Lubin

First Name

Middle Name

Last Name

Title

Attorney for creditor

Company

McCabe, Weisberg & Conway, LLC

Address

123 S. Broad Street, Suite 1400

Number

Street

Philadelphia, PA 19109

City

State

ZIP Code

Contact phone (215) 790 - 1010

Email ecfmail@mwc-law.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Steven R. Neff and Frances Marie Neff
Debtor(s)

PennyMac Loan Services, LLC., or its Successor
or Assignee

Movant

vs.

Steven R. Neff and Frances Marie Neff
Jack N Zaharopoulos

Respondent(s)

Chapter 13

Bankruptcy No. 21-bk-02540-MJC

CERTIFICATION OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I, Andrew M. Lubin, attorney for PennyMac Loan Services, LLC., hereby certify that I served a true and correct copy of the foregoing Notice of Mortgage Payment Change, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:

Date Served: 10/26/2022

Steven R. Neff
157 Ridge Rd
Mill Hall, Pennsylvania 17751

Frances Marie Neff
157 Ridge Rd
Mill Hall, Pennsylvania 17751

Paul Donald Murphy-Aghles
Dethlefs Pykosh & Murphy
2132 Market Street
Camp Hill, PA 17011
Attorney for Debtors

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, Pennsylvania
17101

Jack N Zaharopoulos
Standing Chapter 13 Trustee
8125 Adams Drive, Suite A
Hummelstown, Pennsylvania
17036
Trustee

/s/ Andrew M. Lubin

MARGARET GAIRO, ESQUIRE ID # 34419
MARISA MYERS COHEN, ESQUIRE ID #87830
ANDREW M. LUBIN, ESQUIRE ID # 54297
Attorney for PennyMac Loan Services, LLC.
123 South Broad Street, Suite 1400
Philadelphia, PA 19109
Telephone: (215) 790-1010
Facsimile: (215) 790-1274
Email: ecfmail@mwc-law.com



P.O. BOX 514387
LOS ANGELES, CA 90051-4387

Escrow Account Disclosure Statement

Statement Date: October 11, 2022

Property Address:

157 RIDGE RD
MILL HALL PA 17751



Questions? Visit our website @

www.PennyMac.com

(800) 777 - 4001 (Se Habla Español)

M - F: 5:00 AM - 6:00 PM PT

Sat: 7:00 AM - 11:00 AM PT

Annual Escrow Account Review

At least once each year, PennyMac Loan Services, LLC ("PennyMac") reviews your escrow account to make sure there is enough money to pay your property taxes and/or insurance premiums. This statement informs you of any adjustments to your monthly payment, shows you how much money you currently have in your escrow account and how much you will need in the next 12 months.

Your New Mortgage Payment

During the next year, your escrow account balance is projected to have a shortage and/or escrow reserve payment (meaning not enough funds to pay your taxes and/or insurance as they come due). See Your Escrow Shortage and/or Escrow Reserve section on page 3 for more details.

Description	Current Monthly Payment Amount	New Monthly Payment Amount with Spread Shortage Over 12 Months
Principal and Interest	\$1,118.19	\$1,118.19
Escrow Payment	\$346.21	\$378.58
Escrow Reserve Payment	\$0.00	\$45.85
Total Payment Amount	\$1,464.40	\$1,542.62

Please start making the 'New Monthly Payment Amount' on December 1, 2022. Payments due prior to this date should be made at the 'Current Monthly Payment Amount' shown.

Projected Escrow Account Activity

Over the next year, PennyMac expects to pay \$4,542.99 from your escrow account. Your new monthly escrow payment is \$378.58.

Escrow Item Description	Annual Amount	Monthly Amount
City Tax:	\$833.27	
Hazard Ins:	\$2,252.03	
School Tax:	\$1,457.69	
Total Payments from Escrow:	\$4,542.99	÷ 12 = \$378.58

Projected Escrow Account Activity (Continued)

Below is a projection of escrow account activity from December 01, 2022 through November 30, 2023. These amounts may change when the actual payments become due.

Month	Escrow Deposit(s)	Tax Payment(s)	Insurance Payment(s)	Mortgage Insurance Payment(s)	Projected Balance
Beginning Escrow Balance					\$1,342.70
Dec 2022	\$378.58	\$0.00	\$0.00	\$0.00	\$1,721.28
Jan 2023	\$378.58	\$0.00	\$0.00	\$0.00	\$2,099.86
Feb 2023	\$378.58	\$0.00	\$0.00	\$0.00	\$2,478.44
Mar 2023	\$378.58	\$0.00	\$0.00	\$0.00	\$2,857.02
Apr 2023	\$378.58	\$833.27	\$0.00	\$0.00	\$2,402.33
May 2023	\$378.58	\$0.00	\$0.00	\$0.00	\$2,780.91
Jun 2023	\$378.58	\$0.00	\$0.00	\$0.00	\$3,159.49
Jul 2023	\$378.58	\$0.00	\$0.00	\$0.00	\$3,538.07
Aug 2023	\$378.58	\$1,457.69	\$2,252.03	\$0.00	\$206.93 ¹
Sep 2023	\$378.58	\$0.00	\$0.00	\$0.00	\$585.51
Oct 2023	\$378.58	\$0.00	\$0.00	\$0.00	\$964.09
Nov 2023	\$378.58	\$0.00	\$0.00	\$0.00	\$1,342.67
Ending Escrow Balance					\$1,342.67
Totals	\$4,542.96	\$2,290.96	\$2,252.03	\$0.00	

¹ Lowest projected balance.

Your Escrow Shortage and/or Reserve

Based on the projected activity above, our review shows that you have an additional required balance of \$550.23 to satisfy the reserve. See the lowest projected balance in the table above to find out when this will occur.

Lowest Projected Balance	\$206.93
Minimum Required Balance	\$757.16
Escrow Shortage and/or Escrow Reserve	\$550.23

PennyMac requires a minimum balance up to one-sixth of the estimated total annual payments from your escrow account, unless state law or your mortgage contract requires less, to help cover any unexpected increases in taxes and/or insurance. The minimum required balance does not include mortgage insurance.

Escrow Account History

The following is the statement of activity in your escrow account from December 01, 2021 through November 30, 2022.

Last year, we anticipated that payments from your account would be made during this period equaling \$4,154.63. Your lowest monthly balance should not have exceeded \$692.43, or 1/6 of anticipated payments from the account, unless your mortgage contract or state law specifies a lower amount.

The table below shows the Projected and Actual account history for the previous escrow account period.

	Payments			Disbursements			Escrow Balance	
Month	Projected	Actual	Projected	Description	Actual	Description	Projected	Actual
Beginning Escrow Balance							\$1,731.17	\$1,370.95
Dec 2021	\$346.21	\$0.00 *	\$0.00		\$0.00		\$2,077.38	\$1,370.95
Jan 2022	\$346.21	\$692.42 *	\$0.00		\$0.00		\$2,423.59	\$2,063.37
Feb 2022	\$346.21	\$346.21	\$0.00		\$0.00		\$2,769.80	\$2,409.58
Mar 2022	\$346.21	\$0.00 *	\$0.00		\$0.00		\$3,116.01	\$2,409.58
Apr 2022	\$346.21	\$692.42 *	\$833.27	City Tax	\$833.27	City Tax	\$2,628.95	\$2,268.73
May 2022	\$346.21	\$346.21	\$0.00		\$0.00		\$2,975.16	\$2,614.94
Jun 2022	\$346.21	\$0.00 *	\$0.00		\$0.00		\$3,321.37	\$2,614.94
Jul 2022	\$346.21	\$346.21	\$0.00		\$0.00		\$3,667.58	\$2,961.15
Aug 2022	\$346.21	\$346.21	\$3,321.36	Hazard Ins, School Tax	\$3,709.72 *	Hazard Ins, School Tax	\$692.43	(\$402.36) ²
Sep 2022	\$346.21	\$346.21	\$0.00		\$0.00		\$1,038.64	(\$56.15)
Oct 2022	\$346.21	\$346.21	\$0.00		\$0.00		\$1,384.85	\$290.06
Nov 2022	\$346.21	\$1,052.64 *E	\$0.00		\$0.00		\$1,731.06	\$1,342.70
Ending Escrow Balance							\$1,731.06	\$1,342.70
Totals	\$4,154.52	\$4,514.74	\$4,154.63		\$4,542.99			




² Lowest actual balance.

An asterisk "*" beside an amount indicates a difference from projected activity, either in the amount or the date.

The letter 'E' beside an amount indicates that the payment has not yet occurred, but is estimated to occur as shown.

At the time of analysis, PennyMac assumes that you will make all scheduled mortgage payments by or before the effective date of your new payment (shown in the Projected Escrow Account Activity section above).

Other Important Information

How to Contact Us	 www.PennyMac.com Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> Go Paperless today!	 <u>PennyMac Customer Service:</u> (800) 777 - 4001 M - F: 5:00 AM - 6:00 PM PT Sat: 7:00 AM - 11:00 AM PT Fax: (866) 577 - 7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387
How to Make a Payment	Auto-Pay *: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. Pay Online: Make a one-time payment on our website.	Pay-by-Phone: (800) 777-4001 <i>(Fees may apply to use this service)</i> Western Union: Code City: <i>PennyMac</i> Pay To: <i>PennyMac Loan Services</i> Code State: <i>CA</i> ID Number: <i>Enter Loan Number</i>	Check **: Mail to PennyMac: Standard Address: P.O. Box 660929 Dallas, TX 75266-0929 Overnight Address: Attn: Lockbox Operations 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	Property Tax Bills: If you receive a tax bill, you do not need to take any action. (Please note: Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.)	General Insurance Questions: (866) 318-0208 Insurance Information: Any time there is a change to your insurance policy please provide your insurance carrier the following information: Mortgagee Clause: PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618	
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		
Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you must notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions.			

* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

** When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

NEW YORK - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may obtain further information or file a complaint by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting www.dfs.ny.gov.

NORTH CAROLINA - Licensed by the North Carolina Office of the Commissioner of Banks. Complaints regarding the servicing of your mortgage may be submitted to the Office of the Commissioner of Banks, 316 W. Edenton Street, Raleigh, NC 27603, (919) 733-3016. Licensed by the North Carolina Department of Insurance. Permit No. 119504607 - 6101 Condor Dr., Suite 200, Moorpark, CA 93021. Permit No. 119505929 - 14800 Trinity Blvd., Fort Worth, TX 76155. Permit No. 119506567 - 3043 Townsgate Rd., Suite 200, Westlake Village, CA 91361. Permit No. 119506570 - 2201 West Plano Parkway, Suites 150 and 300, Plano, TX 75075. Permit No. 119507419 - 10550 West Charleston Blvd., Suite A, Las Vegas, NV 89135.

OREGON - Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (800) 777-4001. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.



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